

In re:
Terrace Daniels
Terrace Daniels
Debtors

Case No. 20-10357-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 24, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2024:

Recip ID	Recipient Name and Address
db	+++ Terrace Daniels, 220 Grant Avenue, Jersey City, NJ 07305-1511
db	+++ Terrace Daniels, MAILING ADDRESS, 315 News Street, Philadelphia, PA 19106-1132
14454577	+ 12 VerizonWireless, 16 McLeland Rd., St. Cloud, MN 56303-2198
14565628	+ Credit Acceptance Corporation, c/o William E. Craig, Esq., 110 Marter Ave, Ste 301, Moorestown, NJ 08057-3124
14480284	+ DMLuxury, LLC, c/o Szabo Associates, Inc, 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1357
14454580	+ Hartford Insurance, c/o Graham Carter, Esq., Leviton Law Firm, One Pierce Place, Ste 725W, Itasca, IL 60143-1234
14454574	+ JCP, POB 15369, Wilmington, DE 19850-5369
14499381	+ LOANDEPOT.COM, LLC, CENLAR FSB, BK Department,, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14480908	Loandepot.Com, LLC, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14454579	+ Modern Luxury, c/o Michael B. Gulley, Esq., Szabo Assoc., Inc., 3355 Lenox Road NE, Ste. 945, Atlanta, GA 30326-1395
14469154	+ Square Capital, c/o RMS, PO Box 19253, Minneapolis, MN 55419-0253
14556132	+ loanDepot.com, LLC, c/o Lauren M. Moyer, Esq, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 25 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14487977	Email/PDF: bncnotices@becket-lee.com	Jun 25 2024 00:21:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14454568	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2024 00:21:44	BBY/CBNA, POB 6497, Sioux Falls, SD 57117-6497
14495729	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 25 2024 00:09:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14565498	Email/Text: ebnnotifications@creditacceptance.com	Jun 25 2024 00:08:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14454569	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2024 00:21:53	Capital One, POB 30281, Salt Lake City, UT 84130-0281
14478150	+ Email/PDF: ebn_ais@aisinfo.com	Jun 25 2024 00:21:48	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14454570	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2024 00:21:48	Citi, POB 6217, Sioux Falls, SD 57117-6217
14479122	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2024 00:21:53	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14472110	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 25 2024 00:08:00	Credit Acceptance, 25505 W 12 Mile Rd, Ste 3000, Southfield MI 48034-8331

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14454571	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 25 2024 00:21:48	Credit One Bank, POB 98872, Las Vegas, NV 89193-8872
14454572	Email/Text: mrdiscen@discover.com	Jun 25 2024 00:08:00	Discover Bank, POB 15316, Wilmington, DE 19850
14472829	Email/Text: mrdiscen@discover.com	Jun 25 2024 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14454573	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 25 2024 00:21:43	First Premier, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
14486705	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 25 2024 00:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14481079	+ Email/Text: RASEBN@raslg.com	Jun 25 2024 00:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14454575	+ Email/Text: bknotification@loandepot.com	Jun 25 2024 00:09:00	Loan Depot, 4800 N. Scottsdale Rd. Ste. 3800, Scottsdale, AZ 85251-7618
14638906	^ MEBN	Jun 25 2024 00:08:04	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14637055	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 25 2024 00:21:44	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14473678	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 25 2024 00:21:53	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14478648	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14482007	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 25 2024 00:09:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14454578	+ Email/Text: bankruptcynotices@squareup.com	Jun 25 2024 00:09:00	Square Capital LLC, 1455 Market Street, Ste. 600, MSC 717, San Francisco, CA 94103-1332
14454576	Email/Text: vci.bkcy@vwcredit.com	Jun 25 2024 00:09:00	VW Credit, 2333 Waukegan Rd., Deerfield, IL 60015
14483550	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Jun 25 2024 00:08:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14488284	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KERI P EBECK	on behalf of Creditor VW Credit Leasing Ltd. kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MARIO J. HANYON	on behalf of Creditor Loandepot.Com LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor Cenlar FSB as servicer for LoanDepot.com, LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MARISA MYERS COHEN	on behalf of Creditor LoanDepot.com LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHARON S. MASTERS	on behalf of Debtor Terrace Daniels shmasters@hotmail.com G65312@notify.cincompass.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Terrace Daniels

Debtor(s)

Case No: 20-10357-amc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 6/24/24